Certificate Number: 05781-VAE-DE-035926845

Bankruptcy Case Number: 18-31615



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 18, 2021, at 2:56 o'clock PM PDT, Lisa Baker
completed a course on personal financial management given by internet by Sage
Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an
instructional course concerning personal financial management in the Eastern
District of Virginia.

Date: August 18, 2021 By: /s/Allison M Geving

Name: Allison M Geving

Title: President